

In re:
Terri-Lyn Fassio
Debtor

Case No. 24-12301-SC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-8
Date Rcvd: Dec 23, 2024

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2024:

Recip ID	Recipient Name and Address
db	Terri-Lyn Fassio, 2529 Santa Catalina Dr Apt 107, Costa Mesa, CA 92626-6872

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: FTHCASEY.COM	Dec 24 2024 05:32:00	Thomas H Casey (TR), 26400 La Alameda, Suite 210, Mission Viejo, CA 92691-8578
smg	EDI: EDD.COM	Dec 24 2024 05:32:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Dec 24 2024 05:32:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
42133693	EDI: TSYS2	Dec 24 2024 05:32:00	Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
42133694	EDI: CAPITALONE.COM	Dec 24 2024 05:32:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
42133695	Email/Text: PBNCNotifications@peritussservices.com	Dec 24 2024 01:00:00	Capital One / Kohls, Po Box 3043, Milwaukee, WI 53201-3043
42133696	EDI: CAPITALONE.COM	Dec 24 2024 05:32:00	Capital One / Walmart, Po Box 30285, Salt Lake Cty, UT 84130-0285
42133698	EDI: WFNNB.COM	Dec 24 2024 05:32:00	Comenity Bank / Lane Bryant, PO Box 650972, Dallas, TX 75265-0972
42133699	EDI: WFNNB.COM	Dec 24 2024 05:32:00	Comenity Bank / Torrid, PO Box 650960, Dallas, TX 75265-0960
42133700	EDI: WFNNB.COM	Dec 24 2024 05:32:00	Comenity Bank / Woman Within, PO Box 650972, Dallas, TX 75265-0972
42133701	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 24 2024 01:01:00	Goldman Sachs / Apple Card, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
42133697	EDI: JPMORGANCHASE	Dec 24 2024 05:32:00	Chase / United MileagePlus, PO Box 6294, Carol Stream, IL 60197
42133702	EDI: SYNC	Dec 24 2024 05:32:00	Synchrony / JC Penny, PO Box 965009, Orlando, FL 32896-5009
42133703	EDI: SYNC	Dec 24 2024 05:32:00	Synchrony / Lowes, PO Box 530914, Atlanta, GA 30353-0914
42133704	+ Email/Text: bnc@nordstrom.com	Dec 24 2024 01:01:18	TD Bank / Nordstrom, 13531 E Caley Ave, Englewood, CO 80111-6505
42133705	EDI: USBANKARS.COM	Dec 24 2024 05:32:00	US Bank, 800 Nicollet Mall, Minneapolis, MN

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55402-7000

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2024 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Terri-Lyn Fassio bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Thomas H Casey (TR)	msilva@tomcaseylaw.com thc@trustesolutions.net
United States Trustee (SA)	ustpreion16.sa.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Terri-Lyn Fassio</u>	Social Security number or ITIN	xxx-xx-5306
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Central District of California			
Case number: 8:24-bk-12301-SC			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Terri-Lyn Fassio
dba TnT Typesetting

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 12/23/24

Dated: 12/23/24

By the court: Scott C Clarkson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.